

Express Mail Label No.: EV299862684US  
RD-27,422  
PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dixon, III et al.

Serial No.: 09/391,772

Filed: September 8, 1999

For: METHODS AND APPARATUS  
FOR SUBMITTING  
INFORMATION TO AN  
AUTOMATED LENDING  
SYSTEM

Art Unit: 3624

Examiner: Ella Colbert

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SEP 21 2004

## AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In response to the Office Action dated September 10, 2003, Applicants respectfully request consideration and entry of the following amendment.

## ARMSTRONG TEASDALE LLP

One Metropolitan Square, Suite 2600  
 St. Louis, Missouri 63102-2740  
 Phone: (314) 621-5070  
 Fax: (314) 621-5065  
[www.armstrongteasdale.com](http://www.armstrongteasdale.com)

CERTIFICATE OF FACSIMILE TRANSMISSION TO THE  
 UNITED STATES PATENT AND TRADEMARK OFFICE

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Date: September 21, 2004

SEP 21 2004

Examiner: Ella Colbert	:	RE: U.S. Patent Application
Art Unit: 3624	:	Serial No.: 09/391,772
Fax: (703) 872-9306	:	Applicant: Dixon, III et al.
From: Daniel M. Fitzgerald	:	Atty. Dkt. No.: RD-27,422

## DOCUMENTS SUBMITTED WITH TRANSMISSION:

Cover Sheet (1 pg.)

Copy of Auto-Reply Facsimile Transmission dated 6/22/2004 (1 pg.)

Copy of Facsimile dated 6/22/2004 (1 pg.)

Copy of Date-stamped post card (1 pg.)

Copy of Amendment filed January 8, 2004 (32 pgs.)

Total pages including cover page: 36 pgs.

If all pages are not received, please contact: Gail Maloney at ext. 7458

RE: The above referenced U.S. Patent Application

FOR: METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED  
 LENDING SYSTEM

FILED: September 8, 1999

## CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the above-referenced Documents are being facsimile transmitted to the U.S. Patent and Trademark Office, Facsimile Number (703) 872-9306 on the date shown below.

Date: September 21, 2004
  
 Daniel M. Fitzgerald, Reg. No. 38,880

Per our conversation today I am resending the facsimile sent to the USPTO on June 22, 2004 of a copy of the Amendment we filed via Express Mail on January 8, 2004, in response to an Office Action dated September 10, 2003. Also, I am attaching the Auto-Reply Facsimile Transmission received from the USPTO on June 22, 2004 showing receipt by the USPTO, and the date-stamped post card showing that the USPTO received the Amendment.

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## Auto-Reply Facsimile Transmission

TO:

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Fax Information

Date Received:

Total Pages:

6/22/2004 10:32:36 AM [Eastern Daylight Time]  
34 (including cover page)

**ADVISORY:** This is an automatically generated return receipt confirmation of the facsimile transmission received by the Office. Please check to make sure that the number of pages listed as received in Total Pages above matches what was intended to be sent. Applicants are advised to retain this receipt in the unlikely event that proof of this facsimile transmission is necessary. Applicants are also advised to use the certificate of facsimile transmission procedures set forth in 37 CFR 1.8(a) and (b), 37 CFR 1.6(f). Trademark Applicants, also see the Trademark Manual of Examining Procedure (TMEP) section 306 et seq.

Received  
Cover  
Page  
=====>

06/22/2004 08:36 Fax 3146215065 002/034

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**CERTIFICATE OF FACSIMILE TRANSMISSION TO THE  
UNITED STATES PATENT AND TRADEMARK OFFICE**

Date: June 22, 2004

Examiner: Edna Colbert : RE: U.S. Patent Application  
Art Unit: 3624 : Serial No.: 09/391,772  
Fax: (703) 872-9306 : Applicant: Dixon, III et al.  
From: Daniel M. Fitzgerald : Atty. Dkt. No.: 102-27422

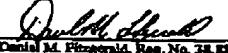
**DOCUMENTS SUBMITTED WITH TRANSMISSION:**  
Cover Sheet (1 pg.)  
Copy of Date-stamped post card (1 pg.)  
Copy of Amendment filed January 8, 2004 (32 pgs.)

Total pages including cover page: 34 pgs.  
If all pages are not received, please contact: Gail Maloney at ext. 7438

RE: The above referenced U.S. Patent Application  
FOR: METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED  
LENDING SYSTEM  
FILED: September 8, 1999

**CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that the above-referenced Documents are being facsimile transmitted to the U.S. Patent and Trademark Office, Facsimile Number (703) 872-9306 on the date shown below.

Date: June 22, 2004   
Daniel M. Fitzgerald, Reg. No. 34,830

For my voicemail messages to you of yesterday and today, transmitted herewith please find an Amendment that was mailed to the USPTO on January 8, 2004 in response to an Office Action dated September 10, 2003. Also, I am attaching the date-stamped post card showing that the USPTO received the Amendment. Please call me if you have any questions.

The information contained in this facsimile message is information prepared by attorney-client under the attorney-client privilege. It is intended only for the use of the individual named above and the privilege is not waived by virtue of this having been sent to another. If a person not entitled to receive this facsimile or any other reader of the facsimile is not the named recipient or the recipient or anyone responsible to deliver it to the named recipient, any use, dissemination, distribution, or copying of the communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return the original message to us at the above address via U.S. Postal Service.

PAGE 104 \* RCVD AT 09/21/2004 10:32:36 AM [Eastern Daylight Time] \* SVR:USPTO-EFXRF-1/1 \* DNIS:8729306 \* CSID:3146215065 \* DURATION (mm:ss):20-26

THE UNITED STATES PATENT OFFICE IS REQUESTED TO IMPRESS ITS STAMP ON  
THIS CARD AND PLACE SAME IN THE OUTGOING MAIL TO SHOW THE FOLLOWING  
PAPERS HAVE BEEN RECEIVED.

Atty Dkt. No.: RD-27,422 (12764-72)

Applicants: Dixon, III et al.

S.N.: 09/391,772

Filed: September 8, 1999

Art Unit: 3624

For: METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO  
AN AUTOMATED LENDING SYSTEM

Enclosed:

Transmittal (3 pgs., in duplicate)

Amendment in response to Office Action dated September 10, 2003 (3 pgs)

Return Post Card

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Mailed: January 8, 2004



THE UNITED STATES PATENT OFFICE IS REQUESTED TO IMPRESS ITS STAMP ON  
THIS CARD AND PLACE SAME IN THE OUTGOING MAIL TO SHOW THE FOLLOWING  
PAPERS HAVE BEEN RECEIVED.

Atty Dkt. No.: RD-27,422 (12764-72)

Applicants: Dixon, III et al.

S.N.: 09/391,772

Filed: September 8, 1999

Art Unit: 3624

For: METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO  
AN AUTOMATED LENDING SYSTEM

Enclosed:

Transmittal (3 pgs., in duplicate)

Amendment in response to Office Action dated September 10, 2003 (28 pgs.)

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Express Mail Label No.: EV299862684US

Mailed: January 8, 2004

**EV299862684US**

RD-27,422  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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CENTRAL FAX CEN  
SEP 21 2004

Applicant: Dixon, III et al.	:	Art Unit: 3624
Serial No.: 09/391,772	:	Examiner: Ella Colbert
Filed: September 8, 1999	:	
For: METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED LENDING SYSTEM	:	

**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**

## **TRANSMITTAL**

1. Transmitted herewith is:  
Transmittal (3 pgs., in duplicate); Amendment in Response to Office Action dated September 10, 2003 (28 pgs.); Return post card

## STATUS

2. **Applicant**  claims small entity status.  
 is other than a small entity.

**CERTIFICATE OF MAILING BY EXPRESS MAIL TO  
THE COMMISSIONER FOR PATENTS**

**Express Mail No. EV299862684US**

Date: January 8, 2004

I hereby certify that the documents listed above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Daniel M. Fitzgerald  
Daniel M. Fitzgerald, Reg. No. 38,880

## EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

(a)  Applicant petitions for an extension of time under 37 C.F.R. 1.136  
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
<input checked="" type="checkbox"/> first month	\$ 110.00	\$ 55.00
<input type="checkbox"/> second month	\$ 410.00	\$ 205.00
<input type="checkbox"/> third month	\$ 930.00	\$ 465.00
<input type="checkbox"/> fourth month	\$1,450.00	\$ 725.00
<input type="checkbox"/> fifth month	\$1,970.00	\$ 985.00
		<b>Fee Due</b>
		<b>\$ 110.00</b>

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

An extension of \_\_\_\_\_ months has already been secured. The fee paid therefor \$\_\_\_\_\_ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ 110.00.

OR

(b)  Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

## FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

(Col. 1) CLAIMS REMAINING AFTER AMENDMENT	(Col. 2) HIGHEST NO. PREVIOUSLY PAID FOR	(Col. 3) PRESENT EXTRA	SMALL ENTITY		OTHER THAN SMALL ENTITY	
			ADDITIONAL RATE FEE	OR	ADDITIONAL RATE FEE	OR
TOTAL INDEP.	19	MINUS	20	=0	x \$9 = \$	x \$18 = \$0.00
	4	MINUS	4	=0	x \$42 = \$	x \$84 = \$0.00
<u>— FIRST PRESENTATION OF MULTIPLE DEP. CLAIM</u>				+ \$140 = \$	+ \$280 = \$	
				TOTAL ADDITIONAL FEE \$	OR	TOTAL ADDITIONAL FEE \$0.00

(a)  No additional fee for Claims is required

OR

(b)  Total additional fee for claims required \$

**FEE PAYMENT**

5.  Attached is a check in the sum of \$\_\_\_\_\_

Charge Deposit Account No. 01-2384 the sum of \$110.00.  
A duplicate of this transmittal is attached.

**FEE DEFICIENCY**

6.  If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

**AND/OR**

If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7.  Other:



Daniel M. Fitzgerald  
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One Metropolitan Square, Suite 2600  
St. Louis, MO 63102  
314/621-5070